

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Harold Miller

Atty. Docket: 14846-43

Examiner: G. C. Vizvary

Serial No.: 10/774,357

Group Art Unit: 3696

Filed: February 6, 2004

Confirmation No.: 8469

For: BILLING WORKFLOW SYSTEM FOR CREDITING CHARGES TO ENTITIES
CREATING DERIVATIVES EXPOSURE

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment AF

Sir:

In response to the final Office Action dated August 20, 2008, applicants submit the following amendments and remarks. This Amendment AF is being filed together with a request for continued examination (RCE).

A listing of the Claims begins on page 2.

Remarks begin on page 6.